IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

Hogan et al.

Confirmation No. 5526

Serial No.:

09/809367

Group Art Unit: 3685

Filed:

March 15, 2001

Examiner:

Winter, John M.

Title:

METHOD AND SYSTEM FOR SECURE PAYMENTS

OVER A COMPUTER NETWORK

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

FILED ELECTRONICALLY

Commissioner of Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

Applicants respectfully submit the following amendments and remarks in response to the non-final Office Action received on May 6, 2010. A two-month extension of time is respectfully requested. Any necessary fees can be charged to our Deposit Account No. 02-4377.

Amendments to the claims begin at page 2.

Remarks begin at page 7.